

Information to identify the case:

Debtor 1 Tracey L. Moranduzzo
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **14-23355-GLT**

Social Security number or ITIN **xxx-xx-0284**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tracey L. Moranduzzo

12/17/19

By the court:

Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Tracey L. Moranduzzo
 Debtor

Case No. 14-23355-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: nsha
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Dec 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2019.

db +Tracey L. Moranduzzo, 1221 Martin Avenue, New Kensington, PA 15068-5021
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 13909240 CBCS, P.O. Box 2724, Columbus, OH 43216-2724
 13909241 +Chase, P.O. Box 24696, Columbus, OH 43224-0696
 13909248 +Excela Health Chestnut Ridge, 555 Route 217, Suite 5, Latrobe, PA 15650-3438
 13974494 +JPMorgan Chase Bank, National Association, Chase Records Center Attn: Correspondence, Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
 13936660 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
 13909253 M&T Credit Services, 1100 Worley Drive, Consumer Asset Management, 2nd Floor, Attn: Legal Documents, Williamsville, NY 14221
 13911590 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13909255 +PNC Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 13974491 +Peoples TWP, LLC, 375 N. Shore Drive, Suite 600, Pittsburgh, PA 15212-5866, Attn: Dawn Lindner
 13909256 +RJM Acquisitions LLC, 575 Underhill Boulevard, Suite 224, Syosset, NY 11791-3416
 13909259 US Bank N.A, ND, CB Disputes, Saint Louis, MO 63166
 13909260 +Westmoreland Hospital, 532 W. Pittsburgh Street, Greensburg, PA 15601-2282
 14421439 +Wilmington Savings Fund Society, FSB, d, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 18 2019 03:23:59 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 13909239 EDI: BANKAMER.COM Dec 18 2019 08:04:00 Bank of America, P.O. Box 982235, El Paso, TX 79998
 13909244 EDI: CITICORP.COM Dec 18 2019 08:04:00 Citibank SD, N.A., Attn: Centralized Bankruptcy, P.O. Box 20363, Kansas City, MO 64195
 13909257 EDI: CITICORP.COM Dec 18 2019 08:04:00 Sunoco/Citi, Attention: Bankruptcy, 7920 NW 110th Street, Kansas City, MO 64153
 13909242 +EDI: CHASE.COM Dec 18 2019 08:03:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 13909243 +EDI: CHASE.COM Dec 18 2019 08:03:00 Chase/BP, P.O. Box 15298, Wilmington, DE 19850-5298
 13909245 +EDI: WFNNB.COM Dec 18 2019 08:03:00 Comenity Bank/OneStopPlus.com, Attention: Bankruptcy, P.O. Box 182686, Columbus, OH 43218-2686
 13909246 +EDI: WFNNB.COM Dec 18 2019 08:03:00 Comenity Bank/Roamans, P.O. Box 182789, Columbus, OH 43218-2789
 13909247 +EDI: TSYS2.COM Dec 18 2019 08:03:00 DSNB Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 13971434 EDI: ECAST.COM Dec 18 2019 08:03:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
 13909249 +EDI: RMSC.COM Dec 18 2019 08:04:00 GECRB/Amazon, Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104
 13935469 +EDI: HFC.COM Dec 18 2019 08:04:00 HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, MN 55121-0188
 13909250 +EDI: HFC.COM Dec 18 2019 08:04:00 HSBC/MSCPI, P.O. Box 3425, Buffalo, NY 14240-3425
 13909251 +EDI: IIC9.COM Dec 18 2019 08:03:00 IC System, Attn: Bankruptcy, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
 13966386 EDI: JEFFERSONCAP.COM Dec 18 2019 08:03:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-
 13966386 E-mail/Text: JCAP_BNC_Notices@jcap.com Dec 18 2019 03:24:23 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-
 13968890 EDI: PRA.COM Dec 18 2019 08:03:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13935457 EDI: Q3G.COM Dec 18 2019 08:03:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 14231878 EDI: Q3G.COM Dec 18 2019 08:03:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 13916301 +E-mail/Text: bncmail@w-legal.com Dec 18 2019 03:24:21 TD BANK USA, N.A., C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13909258 +EDI: WTRRNBNB.COM Dec 18 2019 08:03:00 TD Bank USA/Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
 14643730 EDI: ECAST.COM Dec 18 2019 08:03:00 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr CSMC 2019-JR1 Trust
 cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

District/off: 0315-2

User: nsha
Form ID: 3180W

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Total Noticed: 36

Date Rcvd: Dec 17, 2019

cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
13909252* +IC System, Attn: Bankruptcy, 444 Highway 96 East, P.O. Box 64378,
St. Paul, MN 55164-0378

cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
13909254 ##+Peoples Gas, P.O. Box 6766, Pittsburgh, PA 15212-0766

TOTALS: 2, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2019 at the address(es) listed below:

Brian J. Bleasdale on behalf of Debtor Tracey L. Moranduzzo bleasdb@yahoo.com
James Warmbrodt on behalf of Creditor CSMC 2019-JR1 Trust bkgroup@kmllawgroup.com
Jerome B. Blank on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pawb@fedphe.com
Joseph A. Dessoye on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pawb@fedphe.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winneccour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7